

Form plncf13 - ntccnfpln13v27

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 21-14066-SLM
Chapter: 13
Judge: Stacey L. Meisel

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Eric J. Spencer
196 Mountain Avenue
North Caldwell, NJ 07006

Social Security No.:
xxx-xx-4502

Employer's Tax I.D. No.:

NOTICE OF ORDER CONFIRMING CHAPTER 13 PLAN

NOTICE IS HEREBY GIVEN that an Order Confirming the Chapter 13 plan was entered on February 26, 2025.

Dated: February 26, 2025
JAN: ntp

Jeanne Naughton
Clerk

In re:
Eric J. Spencer
Debtor

Case No. 21-14066-SLM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin

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Date Rcvd: Feb 26, 2025

Form ID: plncf13

Total Noticed: 44

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
- # Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 28, 2025:

Recip ID	Recipient Name and Address
db	#+ Eric J. Spencer, 196 Mountain Avenue, North Caldwell, NJ 07006-4008
sp	Paula L Crane, 303 Claremont Ave #1, Montclair, NJ 07042-2813
519212997	+ Ayesha Dhar, 28 Blackburne Terrace, West Orange, NJ 07052-3502
519213006	+ Krista Spencer, 732 Stephanie Drive, Caldwell, NJ 07006-4585
519213009	Mr. Cooper, P.O. Box 81860-5801, Cleveland, OH 44181
519213010	My Best Buy Credit Card Payments, P.O. Box 9001007, Louisville, KY 40290-1007

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 26 2025 21:14:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Feb 26 2025 21:14:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfolioconversion.com	Feb 26 2025 21:28:51	Synchrony Bank/c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519212998	Email/Text: creditcardbkcorrespondence@bofa.com	Feb 26 2025 21:11:00	Bank of America, PO Box 982234, El Paso, TX 79998
519255758	+ Email/Text: mortgagebkcorrespondence@bofa.com	Feb 26 2025 21:13:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
519212999	+ Email/Text: BarclaysBankDelaware@tsico.com	Feb 26 2025 21:13:00	Barclays, PO Box 8802, Wilmington, DE 19899-8802
519213000	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 26 2025 21:29:27	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
519244873	+ Email/PDF: ebn_ais@aisinfo.com	Feb 26 2025 21:59:28	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519213001	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 26 2025 21:10:08	Citibank, PO Box 6500, Sioux Falls, SD 57117-6500
519264107	Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 26 2025 21:10:59	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
519213002	+ Email/Text: mrdiscen@discover.com	Feb 26 2025 21:12:00	Discover, PO Box 30939, Salt Lake City, UT 84130-0939
519224891	Email/Text: mrdiscen@discover.com	Feb 26 2025 21:12:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025

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519967566	+ Email/Text: mtgbk@shellpointmtg.com	Feb 26 2025 21:12:00	Federal Home Loan Mortgage Corporation, NewRez LLC, P.O. Box 10826, Greenville, SC 29603, Federal Home Loan Mortgage Corporation, NewRez LLC 29603-0826
519967565	+ Email/Text: mtgbk@shellpointmtg.com	Feb 26 2025 21:12:00	Federal Home Loan Mortgage Corporation, NewRez LLC, P.O. Box 10826, Greenville, SC 29603-0826
519213004	+ Email/Text: BNCNOTICES@noexternalmail.hsbc.com	Feb 26 2025 21:11:00	HSBC, PO Box 9, Buffalo, NY 14240-0009
519268860	^ MEBN	Feb 26 2025 21:02:28	HSBC Bank USA, N.A., 2929 Walden Ave C9, Attn: Business Services, Depew, NY 14043-2690
519213003	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 26 2025 21:27:05	Home Depot, PO Box 790328, Saint Louis, MO 63179-0328
519213005	Email/Text: sbse.cio.bnc.mail@irs.gov	Feb 26 2025 21:13:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
519262319	Email/Text: JCAP_BNC_Notices@jcap.com	Feb 26 2025 21:14:00	Jefferson Capital Systems, LLC, PO Box 7999, St Cloud, MN. 56302-9617
519213007	+ Email/Text: bankruptcy@bbandt.com	Feb 26 2025 21:13:00	Lightstream, P.O. Box 117320, Atlanta, GA 30368-7320
519266929	+ Email/Text: nsm_bk_notices@mcooper.com	Feb 26 2025 21:13:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, Bankruptcy Department, PO Box 619096, Dallas, TX 75261-9096
519982518	+ Email/Text: mtgbk@shellpointmtg.com	Feb 26 2025 21:12:00	NewRez LLC, d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
519982519	+ Email/Text: mtgbk@shellpointmtg.com	Feb 26 2025 21:12:00	NewRez LLC, d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0675, NewRez LLC, d/b/a Shellpoint Mortgage Servicing 29603-0826
519213012	Email/Text: Bankruptcy.Notices@pnc.com	Feb 26 2025 21:12:00	PNC, PO Box 3429, Pittsburgh, PA 15230
519213013	Email/Text: Bankruptcy.Notices@pnc.com	Feb 26 2025 21:12:00	PNC Bank, P.O. Box 1820, Dayton, OH 45401
519269271	Email/Text: Bankruptcy.Notices@pnc.com	Feb 26 2025 21:12:00	PNC Bank NA, Bankruptcy Department, PO BOX 94982, Cleveland, OH 44101
519253456	Email/Text: Bankruptcy.Notices@pnc.com	Feb 26 2025 21:12:00	PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101
519269092	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 26 2025 21:59:30	Portfolio Recovery Associates, LLC, c/o Amazon, POB 41067, Norfolk VA 23541
519253883	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 26 2025 21:29:12	Portfolio Recovery Associates, LLC, c/o Barclays Bank Delaware, POB 41067, Norfolk VA 23541
519253253	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 26 2025 23:06:23	Portfolio Recovery Associates, LLC, c/o Gm, POB 41067, Norfolk VA 23541
519269090	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 26 2025 22:24:32	Portfolio Recovery Associates, LLC, c/o Paypal, POB 41067, Norfolk VA 23541
519213011	Email/Text: pcabkt@phillips-cohen.com	Feb 26 2025 21:13:00	Phillips & Cohen Associates, Mail Stop: 661, 1002 Justison Street, Wilmington, DE 19801-5148
519213014	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Feb 26 2025 21:12:00	State of New Jersey, Division of Taxation, Bankruptcy, PO Box 245, Trenton, NJ 08695-0245
519236517	+ Email/Text: bankruptcy@bbandt.com	Feb 26 2025 21:13:00	SunTrust Bank now Truist Bank, Attn: Support Services, P.O. Box 85092, Richmond, VA 23286-0001
519213016	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 26 2025 21:59:37	Synchrony Bank, PO Box 965003, Orlando, FL 32896-5003
519213015	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 26 2025 21:29:14	Synchrony Bank, PO Box 960013, Orlando, FL

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519214898

^ MEBN

32896-0013

Feb 26 2025 21:02:43

Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

519213017

+ Email/PDF: ais.sync.ebn@aisinfo.com

Feb 26 2025 21:27:49

Synchrony Bank/Paypal, PO Box 960080, Orlando, FL 32896-0080

TOTAL: 38

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519213008	*+	Lightstream, PO Box 117320, Atlanta, GA 30368-7320

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 28, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 26, 2025 at the address(es) listed below:

Name	Email Address
Angela Nascondiglio Stein	on behalf of Debtor Eric J. Spencer astein@meyner.com
Denise E. Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Jessica M. Minneci	on behalf of Debtor Eric J. Spencer jminneci@middlebrookssapiro.com minneci.jessicab@notify.bestcase.com
Laura M. Egerman	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing laura.egerman@mccalla.com mccallaecf@ecf.courtdrive.com
Marie-Ann Greenberg	magecf@magtrustee.com
Melinda D. Middlebrooks	on behalf of Debtor Eric J. Spencer middlebrooks@middlebrookssapiro.com melindamiddlebrooks@gmail.com;minneci.jessicab@notify.bestcase.com
Melissa N. Licker	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper mlicker@hinshawlaw.com
Sindi Mncina	on behalf of Creditor NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING smncina@raslg.com
Sindi Mncina	on behalf of Creditor Federal Home Loan Mortgage Corporation smncina@raslg.com
U.S. Trustee	

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USTPRegion03.NE.ECF@usdoj.gov

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